



**from the first meeting to
arranging a mortgage**

Personal, expert advice
to help you choose
the best mortgage

>> Expert advice : How we help you find the most suitable mortgage solution

The first meeting is free, without obligation – we bear the cost

First meeting: Getting acquainted

What happens?

- ▶ Discussion of:
 - ▶ your mortgage plans
 - ▶ the current interest rates
- ▶ General explanation of:
 - ▶ mortgage types
 - ▶ interest rate options
 - ▶ ABN AMRO products
- ▶ Initial estimation of how much you can borrow
- ▶ Explanation of our services and charges
- ▶ Quotation of fees for further advice to help you find the best mortgage for your circumstances; you may accept the offer immediately or think it over

What will we always ask you to provide?

- ☐ Salary slip
- ☐ Pension overview
- ☐ Copy of your passport

What will we provide you?

- ☐ Quote for mortgage advice
- ☐ Service level document

What do we do behind the scenes?

- ▶ Register you as a customer (if you aren't already registered) and record details of the meeting in your file

Average minimum duration

<..... 1 week

For the second and third meetings, we charge you a fee

Second meeting: Taking a close look at your circumstances and wishes

- ▶ Discussion and analysis of your financial circumstances
- ▶ Detailed discussion of your mortgage plans, including:
 - ▶ the mortgage types that best fit your plans
 - ▶ the maximum amount you can borrow
 - ▶ your monthly payments
 - ▶ the risks: the financial implications of unexpected developments – occupational disability, death, having (more) children, etc. – and your ability to manage financially
- ▶ ABN AMRO products

- ☐ Employer's declaration
- ☐ Signed quote for mortgage advice

- ☐ Maximum and reasonable borrowing figures
- ☐ Details of your monthly payments

- ▶ Prepare advice about the most suitable mortgage solution for you

Third meeting: Giving you our advice

- ▶ Advisory discussion: comprehensive advice about your circumstances and the best way to pay for your new home
- ▶ Discussion of our mortgage quote – is everything clear and appropriate? You can accept the mortgage quote straight away or think it over

- ☐ Written advice
- ☐ You may arrange to receive a mortgage quote before the meeting if you wish

An arrangement fee is payable if we provide you with a mortgage

Arranging your mortgage

- ☐ Signed mortgage quote
- ☐ The documents requested in the mortgage quote

- ▶ Arrange a bank guarantee if you want one
- ▶ Do various checks, including, for example, your credit record
- ▶ Arrange the mortgage and, where appropriate, insurance
- ▶ Make sure the civil-law notary has the money on time, so that the home becomes your property

<..... 2 weeks

About ABN AMRO

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